

LOYALTY-BASED PROGRAM FOR HIGHER-EDUCATION FINANCE ASSISTANCE

Abstract of Disclosure

A loyalty- and incentive-based program for assisting higher-education financing is disclosed. A user performs predetermined loyalty-based activities, such as purchasing goods or services from associated merchants. In exchange, the user receives points that are redeemable only to assist one or more individuals other than the user pay for higher-education costs, such as tuition, books, and supplies. The user redeems the points to assist these other individuals pay for their higher education.